

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicants: Edlund et al.)
Serial No: 10/789,743)
5 Filing Date: February 27, 2004) Examiner: Binh Van Ho
Title: Credibility rating platform) Group Art Unit: 2163
_____) Confirmation No.: 8420

Commissioner for Patents
10 P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

15 Dear Sir:

In response to the Office Action mailed September 15, 2008, Applicants respectfully submit the following Amendment:

AMENDMENT

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Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.

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